

HOW VARIOUS PRODUCTS COMPARE TO “SAFE MONEY”

THERE ARE TENS OF THOUSANDS OF POSSIBLE WAYS TO INVEST YOUR HARD-EARNED MONEY.

It can be confusing and stressful trying to decide which product is best for your money. You have people from both sides that fall into two categories, **Risk Money** and **Safe Money**. You need to decide which is best for YOUR money and retirement goals. Hopefully, this chart will assist you in making these challenging decisions you face.

| | PRINCIPAL PROTECTED FROM MARKET RISK | | | | | | | PRINCIPAL NOT PROTECTED FROM MARKET RISK | | | | |
|-------------------------------|--------------------------------------|-------------------------------|------------------------------|-------------------------------|---|---|---|--|--------------------------|--------------------------|--------------------------|------------------------------|
| | Cash | Money Markets | CD's | Immediate Annuities | Fixed Annuities | Indexed Annuities | Treasuries | Variable Annuities | Mutual Funds | Stocks & Bonds | Commodities | Alternative Investments |
| Principal & Growth Protection | YES | YES | YES | YES | YES | YES | Principal, NOT growth | NO | NO | NO | NO | NO |
| Assets Insured** | YES | YES (most) | YES | YES | YES | YES | NO | NO | NO | Some bonds | NO | NO |
| Market Protection | YES | YES | YES | YES | YES | YES | NO | NO | NO | NO | NO | NO |
| Liquidity | YES | YES | Accessibility can be limited | Accessibility can be limited | Accessibility can be limited | Accessibility can be limited | YES | Accessibility can be limited | YES | YES | YES | Accessibility can be limited |
| Available Riders | | | | | | | | | | | | |
| Income for Life | NO | NO | NO | YES | YES | YES | NO | YES | NO | NO | NO | NO |
| Long-Term Care | NO | NO | NO | Some | YES | YES | NO | NO | NO | NO | NO | NO |
| PROS | Always there when you need it | Always there when you need it | Guaranteed interest rate | Guaranteed income for life | Guaranteed interest rate, usually higher than bank CD's | Participation in market growth without the risk | Government issued & backed. There when you need it. | Using mutual funds with the option of annuitization | Potential high upside | Potential high upside | Potential high upside | Potential high upside |
| CONS | No interest, never grows | Minimal interest | Low growth rate | Loss of control of your money | Low growth rate & surrender period | Surrender schedule applies | Potentially low growth rate. Potential loss of gains. | Very high fees, market risk, surrender schedule period | Potential large downside | Potential large downside | Potential large downside | Potential large downside |

**CHECK YOUR STATE GUARANTEE FUND OR BANK FOR CURRENT GUARANTEES.

A Fixed Indexed Annuity with an Income Rider is the ONLY product that has protection from market losses to your income for life and account value and provides guaranteed income for life.